

<i>SERFF Tracking Number:</i>	<i>PHYS-126027077</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41493</i>
<i>Company Tracking Number:</i>	<i>PRE-65 SCRIPTS</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>Pre-65 hdfnoncust-0109-AR/Pre-65 hdfnoncust-0109-AR</i>		

Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-126027077 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -
Standard Plans

SERFF Status: Closed

State Tr Num: 41493

Sub-TOI: MS051.001 Plan A

Co Tr Num: PRE-65 SCRIPTS

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Sara Magee-Garcia,
Sonya Dickey

Disposition Date: 02/12/2009

Date Submitted: 02/09/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Pre-65 hdfnoncust-0109-AR

Project Number: Pre-65 hdfnoncust-0109-AR

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filed in Nebraska
on 2/9/09.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 02/12/2009

Explanation for Other Group Market Type:

State Status Changed: 02/12/2009

Deemer Date:

Corresponding Filing Tracking Number: Pre-65
hdfnoncust-0109-AR

Filing Description:

RE: Medicare Supplement Advertisements

Scripts: Pre-65 hdfnoncust-0109-AR, Pre-65 hdfnlpse-0109-AR, Pre-65 hdfactcust-0109-AR- for all of the policies listed
below

Pre-65lapse-0309-AR, Pre-65noncust-0309-AR, and Pre-65act-cust-0309-AR- for all of the policies listed below except

SERFF Tracking Number: PHYS-126027077 State: Arkansas
Filing Company: Physicians Life Insurance Company State Tracking Number: 41493
Company Tracking Number: PRE-65 SCRIPTS
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Med Sup
Project Name/Number: Pre-65 hdfnoncust-0109-AR/Pre-65 hdfnoncust-0109-AR

for L267AR

Attached are copies of the above referenced material for your review and approval. This material will be used by licensed agents in your State to create an interest the following Medicare Supplement Policies:

POLICY MEDICARE PLAN APPROVAL DATE:

L260AR A 7-14-03

L261AR B 7-14-03

L265AR F 7-14-03

L266AR G 7-14-03

L267AR High Deductible F 10-01-08

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sara Magee-Garcia,
2600 Dodge Street
Omaha, NE 68131

sara.magee-garcia@physiciansmutual.com
(800) 228-9100 [Phone]
(402) 633-1096[FAX]

Filing Company Information

Physicians Life Insurance Company
2600 Dodge Street
Omaha, NE 68131
(402) 633-1188 ext. [Phone]

CoCode: 72125 State of Domicile: Nebraska
Group Code: 367 Company Type:
Group Name: State ID Number:
FEIN Number: 47-0529583

Filing Fees

Fee Required? Yes
Fee Amount: \$240.00
Retaliatory? No

<i>SERFF Tracking Number:</i>	<i>PHYS-126027077</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41493</i>
<i>Company Tracking Number:</i>	<i>PRE-65 SCRIPTS</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>Pre-65 hdfnoncust-0109-AR/Pre-65 hdfnoncust-0109-AR</i>		
Fee Explanation:	\$40 per form, 6 forms included		
Per Company:	No		

SERFF Tracking Number: PHYS-126027077 State: Arkansas
Filing Company: Physicians Life Insurance Company State Tracking Number: 41493
Company Tracking Number: PRE-65 SCRIPTS
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Med Sup
Project Name/Number: Pre-65 hdfnoncust-0109-AR/Pre-65 hdfnoncust-0109-AR

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Life Insurance Company	\$240.00	02/09/2009	25600934

SERFF Tracking Number:	PHYS-126027077	State:	Arkansas
Filing Company:	Physicians Life Insurance Company	State Tracking Number:	41493
Company Tracking Number:	PRE-65 SCRIPTS		
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	Med Sup		
Project Name/Number:	Pre-65 hdfnoncust-0109-AR/Pre-65 hdfnoncust-0109-AR		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	02/12/2009	02/12/2009

<i>SERFF Tracking Number:</i>	<i>PHYS-126027077</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41493</i>
<i>Company Tracking Number:</i>	<i>PRE-65 SCRIPTS</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>Pre-65 hdfnoncust-0109-AR/Pre-65 hdfnoncust-0109-AR</i>		

Disposition

Disposition Date: 02/12/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PHYS-126027077 State: Arkansas

Filing Company: Physicians Life Insurance Company State Tracking Number: 41493

Company Tracking Number: PRE-65 SCRIPTS

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: Med Sup

Project Name/Number: Pre-65 hdfnncust-0109-AR/Pre-65 hdfnncust-0109-AR

Item Type	Item Name	Item Status	Public Access
Form	Pre-65 hdfnncust-0109-AR	Filed	Yes
Form	Pre-65 hdfnncust-0109-AR	Filed	Yes
Form	Pre-65 hdfactcust-0109-AR	Filed	Yes
Form	Pre-65lapse-0309-AR	Filed	Yes
Form	Pre-65noncust-0309-AR	Filed	Yes
Form	Pre-65actcust-0309-AR	Filed	Yes

SERFF Tracking Number: PHYS-126027077 State: Arkansas

Filing Company: Physicians Life Insurance Company State Tracking Number: 41493

Company Tracking Number: PRE-65 SCRIPTS

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: Med Sup

Project Name/Number: Pre-65 hdfnoncust-0109-AR/Pre-65 hdfnoncust-0109-AR

Form Schedule

Lead Form Number: Pre-65 hdfnoncust-0109-AR

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	Pre-65 hdfnoncust-0109-AR	Advertising	Pre-65 hdfnoncust-0109-AR	Initial			Pre-65 hdfnoncust-0109-AR.pdf
Filed	Pre-65 hdfnapse-0109-AR	Advertising	Pre-65 hdfnapse-0109-AR	Initial			Pre-65 hdfnapse-0109-AR.pdf
Filed	Pre-65 hdfactcust-0109-AR	Advertising	Pre-65 hdfactcust-0109-AR	Initial			Pre-65 hdfactcust-0109-AR.pdf
Filed	Pre-65 lapse-0309-AR	Advertising	Pre-65 lapse-0309-AR	Initial			Pre-65 lapse-0309-AR.pdf
Filed	Pre-65 noncust-0309-AR	Advertising	Pre-65 noncust-0309-AR	Initial			Pre-65 noncust-0309-AR.pdf
Filed	Pre-65 actcust-0309-AR	Advertising	Pre-65 actcust-0309-AR	Initial			Pre-65 actcust-0309-AR.pdf

**Physicians Life Insurance Company
2600 Dodge Street, Omaha, NE 68131
Lead Generation Pre-65 Non Customer**

Opening:

“Hello ... may I speak with Mr/Ms [_____]?”

If available: Go to **Presentation**

If not available (and speaking to opposite gender): “Is this Mr/Ms [**Spouse**]?”

If “yes”: “Okay, Mr/Ms[____], I’d be happy to speak with you.” (To **Presentation**)

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

If not available (and speaking to same gender): “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

If not interested: “That’s fine. Have a good day/evening. Good-bye.”

If “who’s speaking”: “This is [____], and I’m calling on behalf of Physicians Life Insurance Company. Is he/she available?”

If “yes”: Go to **Presentation**.

If “no”: “Is this Mr/Ms [**Spouse**]?”

If “yes”: “Okay, Mr/Ms[____], I’d be happy to speak with you.” (To **Presentation**)

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

Presentations:

“Hello, Mr./Mrs. [XXXXXXXX]. We’re calling you today from Physicians Life Insurance Company about Medicare. Since you’ll soon turn 65, now is the time to start thinking about the type of coverage you may want. We offer a choice of Medicare supplement insurance policies that may fit your needs, including a [brand new] alternative with money saving rates to help fit your budget.”

“We have a Company Agent who can answer your questions and explain your options with no obligation.”

“When is the best time to contact you? Morning/afternoon/evening?”

If Yes: (To Confirmation)

If No: Respond Appropriately, then “Thank you for your time. Physicians Life Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations please call 1-800-325-6300.

Taped Confirmation: (TURN ON TAPE RECORDER)

“Great. Now let me verify your name and address. To make sure I don’t make any errors, I’ll record the call ... OK?”

If “Yes”: Go to **Verification**

If “No”: (TURN OFF TAPE RECORDER) “That’s fine, Mr./Ms. [____], I’ll just be extra careful and verify the information manually.” Go to **Verification**

“I show your name spelled as (spell first and last names).”

"And is this the best number to reach you?"

If No: "What number would you like us to use to contact you in the future?"

"And do you have an email address?"

If Yes: Capture email: [_____ @ _____]

If No: "That's fine." (CONTINUE)

If Why is this needed: "From time to time, we have valuable information to share with you via email. This email address will not be shared with other companies. Do you have an email address that you would like me to list?"

If **Yes**: Capture email: [_____ @ _____]

If No: "That's fine." (CONTINUE)

“OK, I’ve noted that the best time to contact you is [_____]. To help you remember the call, what would you say is your favorite [color] (**Other options:** candy bar, candy, cookie or pie)? This [color] (**Other options:** candy bar, candy, cookie or pie) may be mentioned when you are contacted.”

Courtesy Close: "Thank you for your time. We'll call you back in the next 2 weeks. If you have any questions or if we can be of service to you please contact us at www.PhysiciansMutual.com or call 1-800-325-6300. Physicians Life Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations please call us at 1-800-325-6300. Thank you and have a pleasant day/evening. Good-bye."

**Physicians Life Insurance Company
2600 Dodge Street, Omaha, NE 68131
Lead Generation Pre-65 lapsed Customer Script**

Opening:

“Hello ... may I speak with Mr/Ms [_____]?”

If available: Go to **Presentation**

If not available (and speaking to opposite gender): “Is this Mr/Ms [**Spouse**]?”

If “yes”: “Okay, Mr/Ms[____], I’d be happy to speak with you.” (To **Presentation**)

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

If not available (and speaking to same gender): “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

If not interested: “That’s fine. Have a good day/evening. Good-bye.”

If “who’s speaking”: “This is [____], and I’m calling on behalf of Physicians Life Insurance Company. Is he/she available?”

If “yes”: Go to **Presentation**.

If “no”: “Is this Mr/Ms [**Spouse**]?”

If “yes”: “Okay, Mr/Ms[____], I’d be happy to speak with you.” (To **Presentation**)

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

Presentation:

“Hello, Mr./Mrs. [XXXXXXXXX]. We’re calling you today from Physicians Life Insurance Company about Medicare. You were a valued customer and we enjoyed having you as part of our family.”

“Since you’ll soon turn 65, now is the time to start thinking about the type of coverage you may want. We offer a choice of Medicare supplement insurance policies that may fit your needs and a [brand new] alternative with money saving rates to help fit your budget.”

“We have a Company Agent who can answer your questions and explain your options with NO obligation.”

“When is the best time to contact you? Morning/Afternoon/Evening?”

If Yes: (To Confirmation)

If No: Respond Appropriately, then “Thank you for your time. Physicians Life Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations please call 1-800-325-6300.

Taped Confirmation: (TURN ON TAPE RECORDER)

“Great. Now let me verify your name and address. To make sure I don’t make any errors, I’ll record the call ... OK?”

If “No”: (TURN OFF TAPE RECORDER) “That’s fine, Mr./Ms. [____], I’ll just be extra careful and verify the information manually.” Go to **Verification**

Courtesy Close: "Thank you for your time. We'll call you back in the next 2 weeks. If you have any questions or if we can be of service to you please contact us at www.PhysiciansMutual.com or call 1-800-325-6300. Physicians Life Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations please call us at 1-800-325-6300. Thank you and have a pleasant day/evening. Good-bye."

**Physicians Life Insurance Company
2600 Dodge Street, Omaha, NE 68131
Lead Generation Pre-65 Active Customer Script**

Opening:

“Hello ... may I speak with Mr/Ms [_____]?”

If available: Go to **Presentation**

If not available (and speaking to opposite gender): “Is this Mr/Ms [**Spouse**]?”

If “yes”: “Okay, Mr/Ms[____], I’d be happy to speak with you.” (To **Presentation**)

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

If not available (and speaking to same gender): “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

If not interested: “That’s fine. Have a good day/evening. Good-bye.”

If “who’s speaking”: “This is [____], and I’m calling on behalf of Physicians Life Insurance Company. Is he/she available?”

If “yes”: Go to **Presentation**.

If “no”: “Is this Mr/Ms [**Spouse**]?”

If “yes”: “Okay, Mr/Ms[____], I’d be happy to speak with you.” (To **Presentation**)

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

Presentation:

“Hello, Mr./Mrs. [XXXXXXXX]. We’re calling you today from Physicians Life Insurance Company about Medicare. As one of our valued policyowners, we know you realize the value of planning ahead.”

“Since you’ll soon turn 65, now is the time to start thinking about the type of coverage you may want. We offer a choice of Medicare supplement insurance policies that may fit your needs, including a [brand new] alternative with money saving rates to help fit your budget.”

“We have a Company Agent who can answer your questions and explain your options with NO obligation.”

“When is the best time to contact you? Morning/Afternoon/Evening?”

If Yes: (To Confirmation)

If No: Respond Appropriately, then “Thank you for your time. Physicians Life Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations please call 1-800-325-6300

Taped Confirmation: (TURN ON TAPE RECORDER)

“Great. Now let me verify your name and address. To make sure I don’t make any errors, I’ll record the call ... OK?”

If “No”: (TURN OFF TAPE RECORDER) “That’s fine, Mr./Ms. [____], I’ll just be extra careful and verify the information manually.” Go to **Verification**

Courtesy Close: "Thank you for your time. We'll call you back in the next 2 weeks. If you have any questions or if we can be of service to you please contact us at www.PhysiciansMutual.com or call 1-800-325-6300. Physicians Life Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations please call us at 1-800-325-6300. Thank you and have a pleasant day/evening. Good-bye."

**Physicians Life Insurance Company
2600 Dodge Street, Omaha, NE 68131
Lead Generation Pre-65 Control**

Opening:

“Hello...may I speak with Mr/Ms [_____]?”

If available: Go to **Presentation**

If not available (and speaking to opposite gender): “Is this Mr/Ms [**Spouse**]?”

If “yes”: “Okay, Mr/Ms[____], I’d be happy to speak with you.” (To **Presentation**).

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

If not available (and speaking to same gender): “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

If not interested: “That’s fine. Have a good day/evening. Good-bye.”

If “who’s speaking”: “This is [____], and I’m calling on behalf of Physicians Life Insurance Company. Is he/she available?”

If “yes”: Go to **Presentation**.

If “no”: “Is this Mr/Ms [**Spouse**]?”

If “yes”: “Okay, Mr/Ms[____], I’d be happy to speak with you.” (To **Presentation**).

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

Presentations:

“Hello, Mr./Mrs. [XXXXXXXX]. We’re calling you today from Physicians Life Insurance Company to talk about Medicare. You were a valued customer and we enjoyed having you as part of our family.”

Since you’ll soon turn 65, now is the time to start thinking about the type of coverage you may want. Medicare supplement insurance policies can be complicated and you need to find the one that makes the best sense for you.”

“We have a **Company Agent** who can answer your questions and there’s absolutely no obligation.”

“When is the best time to contact you? Morning, afternoon, or evening?”

If Yes: (To Confirmation)

If No: Respond Appropriately, then “Thank you for your time. Physicians Life Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations please call 1-800-325-6300.

Taped Confirmation: (TURN ON TAPE RECORDER)

“Great. Now let me verify your name and address. To make sure I don’t make any errors, I’ll record the call...OK?”

If “No”: (TURN OFF TAPE RECORDER) “That’s fine, Mr./Ms. [____], I’ll just be extra careful and verify the information manually.” Go to **Verification**

"I show your name spelled as (spell first and last names)."
 "And your address as (verify address, capture if any changes)"
 "And is this the best number to reach you?"

If No: "What number would you like us to use to contact you in the future?"
(Capture new number [_____-_____])

If **Yes**: Capture email: [_____@_____]

If Why is this needed: "From time to time, we have valuable information to share with you via email. This email address will not be shared with other companies. Do you have an email address that you would like me to list?"

If Yes: Capture email: [_____@_____]

“Ok, I’ve noted that the best time to contact you is [_____]. To help you remember the call, what would you say is your favorite color (Other options: candy bar, candy, cookie, or pie)? This may be mentioned when you are contacted.”

Courtesy Close: “We’ll call you back in the next 2 weeks. Physicians Life Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations please call us at 1-800-325-6300. If you have any questions or if we can be of service to you, please contact us at www.PhysiciansMutual.com or call 1-800-325-6300. Thank you and have a pleasant/good day/evening.”

Physicians Life Insurance Company
2600 Dodge Street, Omaha, NE 68131
Lead Generation Pre-65 Control

Opening:

“Hello...may I speak with Mr/Ms [_____]?”

If available: Go to **Presentation**

If not available (and speaking to opposite gender): “Is this Mr/Ms [**Spouse**]?”

If “yes”: “Okay, Mr/Ms[____], I’d be happy to speak with you.” (To **Presentation**).

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

If not available (and speaking to same gender): “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

If not interested: “That’s fine. Have a good day/evening. Good-bye.”

If “who’s speaking”: “This is [____], and I’m calling on behalf of Physicians Life Insurance Company. Is he/she available?”

If “yes”: Go to **Presentation**.

If “no”: “Is this Mr/Ms [**Spouse**]?”

If “yes”: “Okay, Mr/Ms[____], I’d be happy to speak with you.” (To **Presentation**).

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

Presentations:

“Hello, Mr./Mrs. [XXXXXXXXX]. We’re calling you today from Physicians Life Insurance Company to talk about Medicare.

Since you’ll soon turn 65, now is the time to start thinking about the type of coverage you may want. Medicare supplement insurance policies can be complicated and you need to find the one that makes the best sense for you.”

“We have a Company Agent who can answer your questions and there’s absolutely no obligation.”

“When is the best time to contact you? Morning, afternoon, or evening?”

If Yes: (To Confirmation)

If No: Respond Appropriately, then “Thank you for your time. Physicians Life Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations please call 1-800-325-6300.

Taped Confirmation: (TURN ON TAPE RECORDER)

“Great. Now let me verify your name and address. To make sure I don’t make any errors, I’ll record the call...OK?”

If “Yes”: Go to **Verification**

If “No”: (TURN OFF TAPE RECORDER) “That’s fine, Mr./Ms. [____], I’ll just be extra careful and verify the information manually.” Go to **Verification**

"I show your name spelled as (spell first and last names)."
 "And your address as (verify address, capture if any changes)"
 "And is this the best number to reach you?"

If No: "What number would you like us to use to contact you in the future?"
(Capture new number [____ - ____])

If **Yes**: Capture email: [_____ @ _____]

If Why is this needed: "From time to time, we have valuable information to share with you via email. This email address will not be shared with other companies. Do you have an email address that you would like me to list?"

If **Yes**: Capture email: [_____ @ _____]

“Ok, I’ve noted that the best time to contact you is [_____]. To help you remember the call, what would you say is your favorite color (Other options: candy bar, candy, cookie, or pie)? This may be mentioned when you are contacted.”

Courtesy Close: “We’ll call you back in the next 2 weeks. Physicians Life Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations please call us at 1-800-325-6300. If you have any questions or if we can be of service to you, please contact us at www.PhysiciansMutual.com or call 1-800-325-6300. Thank you and have a pleasant/good day/evening.”

**Physicians Life Insurance Company
2600 Dodge Street, Omaha, NE 68131
Lead Generation Pre-65 Control**

Opening:

“Hello...may I speak with Mr/Ms [_____]?”

If available: Go to **Presentation**

If not available (and speaking to opposite gender): “Is this Mr/Ms [**Spouse**]?”

If “yes”: “Okay, Mr/Ms[____], I’d be happy to speak with you.” (To **Presentation**).

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening.
Good-bye.”

If not available (and speaking to same gender): “That’s fine, I’ll try back another time.
Have a good day/evening. Good-bye.”

If not interested: “That’s fine. Have a good day/evening. Good-bye.”

If “who’s speaking”: “This is [____], and I’m calling on behalf of Physicians Life Insurance Company. Is he/she available?”

If “yes”: Go to **Presentation**.

If “no”: “Is this Mr/Ms [**Spouse**]?”

If “yes”: “Okay, Mr/Ms[____], I’d be happy to speak with you.” (To **Presentation**).

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening.
Good-bye.”

Presentations:

“Hello, Mr./Mrs. [XXXXXXXXX]. We’re calling you today from Physicians Life Insurance Company to talk about Medicare. As one of our valued policyowners, we know you realize the value of planning ahead.”

Since you’ll soon turn 65, now is the time to start thinking about the type of coverage you may want. Medicare supplement insurance policies can be complicated and you need to find the one that makes the best sense for you.”

“We have a Company Agent who can answer your questions and there’s absolutely no obligation.”

“When is the best time to contact you? Morning, afternoon, or evening?”

If Yes: (To Confirmation)

If No: Respond Appropriately, then “Thank you for your time. Physicians Life Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations please call 1-800-325-6300.

Taped Confirmation: (TURN ON TAPE RECORDER)

“Great. Now let me verify your name and address. To make sure I don’t make any errors, I’ll record the call...OK?”

If “No”: (TURN OFF TAPE RECORDER) “That’s fine, Mr./Ms. [____], I’ll just be extra careful and verify the information manually.” Go to **Verification**

Courtesy Close: “We’ll call you back in the next 2 weeks. Physicians Life Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations please call us at 1-800-325-6300. If you have any questions or if we can be of service to you, please contact us at www.PhysiciansMutual.com or call 1-800-325-6300. Thank you and have a pleasant/good day/evening.”

<i>SERFF Tracking Number:</i>	<i>PHYS-126027077</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41493</i>
<i>Company Tracking Number:</i>	<i>PRE-65 SCRIPTS</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>Pre-65 hdfnoncust-0109-AR/Pre-65 hdfnoncust-0109-AR</i>		

Rate Information

Rate data does NOT apply to filing.